

Why 50 is the new 65

The senior discounts, of course. Here are three cardinal rules to get money off on travel and adventure.

This article was reported and written by Robert Powell for MarketWatch.

By [MarketWatch](#)

Time was when you had to wait until you turned 65 to get a discount. Well, no longer.

Fifty is the new 65 for those seeking perks, privileges, discounts, special offers, adventures and bargains, says Joan Rattner Heilman, author of the soon-to-be published 17th edition of "[Unbelievably Good Deals and Great Adventures That You Absolutely Can't Get Unless You're Over 50.](#)"

Heilman says those 50-plus can get all sorts of deals on travel plans, cruises, classes, car rentals, meals, transfers, tours, shopping and even singles events.

But they have to know where the discounts are. And they have to follow what Heilman says are her three cardinal rules to saving money:

- Never plunk down your plastic for anything without asking about the availability of a senior discount first. Most vendors will not voluntarily disclose information about price breaks unless they're prompted. So it always pays to inquire.
- Be sure to ask about the discounts before you order or make a reservation, not when you've arrived or are settling the bill.
- Be sure to carry proof of your age, whether it's a membership card in an over-50 organization, or an ID with your date of birth.

First, check the hotels

So where are the discounts? Not surprisingly, many of the deals can be found in the travel and leisure industry. Hotels, for instance, will generally offer a discount on the order of 10% to seniors. But some hotels have created even sweeter deals.

For instance, Heilman says the Marriott offers seniors age 62 and older a 15% discount; Hilton, through its Senior Honors (which costs \$55 in the first year) will cut up to 50% off nightly rates; and Starwood offers a 50% discount as well. Check out other hotel bargains at [The Savvy Senior](#). Jim Miller, editor of The Savvy Senior, reported on the Web site that AARP members can save 35% to 40% off regular room rates at Wyndham Hotels and Resorts. In addition, Choice Hotels (Comfort Inn, Comfort Suites, Quality Inn, Sleep Inn, Clarion, MainStay Suites, Econo Lodge and Rodeway Inn) offer 20% to 30% discounts to guests over the age of 60 and 10% to those 50-plus. La Quinta Hotels provides up to a 30% discount to people 55 and older. And Radisson hotels offer a "Senior Breaks" program that provides 10% to 20% off the regular rate to people 50 and older.

Miller says those who like staying in bed and breakfasts (B&Bs) and are 50 or older should consider the [Evergreen Club](#). For an annual membership fee of \$60 for an individual and \$75 for married couples (half-price the first year), you have access to nearly 2,000 private-home B&Bs and pay only \$10 per day (\$15 for married couples).

For the most part, however, Heilman says seniors may have to search to determine whether a hotel offers a senior discount. "Sometimes they bury that information on the Web site," she says. In other cases, Heilman says, seniors

should make sure they are getting the best discount by comparing the rates they get for being a member of AARP or another affiliated group such as AAA. In some cases, the best discount isn't the one for being a senior, she said.

Flying for less

Most of the domestic airlines have put the kibosh on discounts for seniors, Heilman says. The exceptions are Southwest Airlines, which offers seniors discounts of 70%, up to \$149 and, according to Miller, United Airlines, which offers the "Silver Wings Plus" program, one of the best discount programs for seniors (55 and older) who travel frequently. For a yearly membership fee of \$240 (a less expensive \$25-a-year membership plan is also available) you'll get \$300 in travel credits every year, extra bonus miles, hotel and cruise discounts and vacation offers.

Many foreign airlines, meanwhile, still offer discounts of around 10% on fares. Seniors looking for cheap flights might consider visiting such sites as [SmarterTravel](#) and [Cheapflights.com](#).

Seniors who have designs on booking a cruise on the cheap often face the same problem that those searching for the best discount on a hotel or airfare do. "It's hard to get somebody who will tell you the truth about it," Heilman says. Her best advice is to find a broker who knows where to find the cruise discounts. Another resource she recommends is [icruise.com](#).

As for tour groups that cater to seniors, she says most don't offer a discount. One exception was CIE Tours, which specializes in trips to Ireland.

Back to school

Seniors intent on going back to school, meanwhile, will find plenty of institutions that will let them attend classes "for free or almost free." For instance, the University of New Hampshire and the University of Texas will let seniors who are residents of those respective states take two courses per semester for free.

Seniors need only pay \$3 a semester to attend classes in the University of California system. And seniors can audit all the classes they want in the University of Utah system.

Ultimately, Heilman says, there are plenty of discounts and deals out there for the 50-plus set. And the key to success has more to do with asking for a discount than anything else.

Some additional resources

- [AARP: Travel](#)
- [Access-Able Travel Source](#)
- [Connecting: Solo Travel Network](#)
- [Elderhostel](#)
- [ElderTreks](#)
- [Evergreen Club](#)
- [Grandtravel](#)
- [Overseas Adventure Travel](#)
- [SeniorDiscounts.com](#)

- [Seniors Vacation and Home Exchange](#)
- [SmarterTravel](#)
- [Snowbirdhelper.com](#)
- [Transitions Abroad: Senior Travel](#)
- [Travel Tips for Older Americans](#)
- [USDA Forest Service Passes and Permits](#)
- ["Free Stuff & Good Deals for Folks Over 50" by Linda Bowman](#)
- ["The Best Free Things for Seniors" by Linda Kalian](#)
- ["Fantastic Discounts & Deals For Anyone Over 50!" by Janet Groene](#)
- ["The Savvy Senior: The Ultimate Guide to Health, Family, and Finances for Senior Citizens" by Jim Miller](#)